

WORKERS' COMPENSATION SYSTEM PERFORMANCE

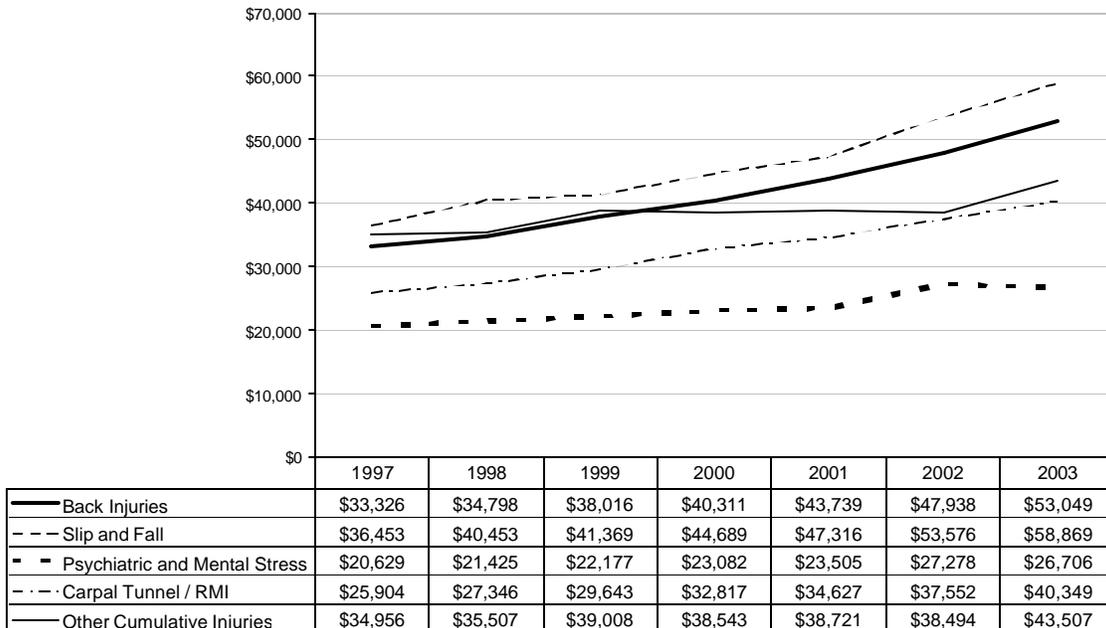
**This information replaces page 130 of the 2004 Annual Report - hard bound version, and Page 123 of the downloadable reports, MS Word and PDF files**

**Average Cost per Claim by Type of Injury**

As shown in the following chart, there have been significant increases in average cost per claim for several types of injury. From 1997 to 2003, slips and falls increased by 61 percent, back injuries by 59 percent, followed by carpal tunnel/repetitive motion injuries by 56 percent. On the other hand, average costs of psychiatric and mental stress claims appeared to level off until 2001, then increased slightly in 2002, and decreased slightly in 2003.

Please note that the average costs are evaluated at 18 months after inception, so costs in 2003 are for policy year 2001 cases, per the WCIRB Annual Report on Losses and Expenses. Similarly, 2002 costs are for policy year 2000 cases, and so on.

**Average Cost per WC Claim by Type of Injury\***



\* These categories are not mutually exclusive. For example, some back injuries result from slips and falls.

Source: WCIRB